Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF ARIZONA		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued	Tamara First name	First name
	picture identification (for example, your driver's license or passport).	Elizabeth	MCAUL
	Bring your picture identification to your meeting with the trustee.	Evanicki Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	Tammy Evanicki	
	Include your married or maiden names.	·	
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6734	

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs
5.	Where you live	15943 W. Banff Lane	If Debtor 2 lives at a different address:
		Surprise, AZ 85379 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Maricopa County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case number (if known)

7. 8.	The chapter of the Bankruptcy Code you are choosing to file under How you will pay the fee	☐ Chap	o10)). Also, pter 7 pter 11 pter 12 pter 13	rief description of each, see <i>Notice Required by</i> go to the top of page 1 and check the appropria	v 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.		
8.	- -	Chap Chap Chap	pter 11 pter 12 pter 13				
8.	How you will pay the fee	☐ Chap ☐ Chap	pter 12 pter 13				
8.	How you will pay the fee	☐ Char	pter 13				
8.	How you will pay the fee	☐ Char	pter 13				
8.	How you will pay the fee	■ Iv					
8.	How you will pay the fee	ab	will pay the				
		about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or mo order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address.					
	☐ I need to pay the fee in installments. If you choose this option, sign		ion, sign and attach the Application for Individuals to Pay				
			•	e in Installments (Official Form 103A).	and the second of the second o		
		bı ap	ut is not req oplies to yo	uired to, waive your fee, and may do so only if y	on only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line that in installments). If you choose this option, you must fill out icial Form 103B) and file it with your petition.		
9. Have you filed for bankruptcy within the last 8 years?							
			District	When	Case number		
			District	When	Case number		
			District	When	Case number		
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.					
			Debtor		Relationship to you		
			District	When	Case number, if known		
			Debtor		Relationship to you		
			District	When	Case number, if known		
11.	Do you rent your	□ No.	Go to	ne 12.			
	residence?	_	Has vo	ur landlord obtained an eviction judgment again	st vou?		
		■ Yes.	rias ye	No. Go to line 12.	,		
			_		Judgment Against You (Form 101A) and file it with this		
			Ц	bankruptcy petition.	saags ryamist roa (i siii to iri) and no it will tills		

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 ☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

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I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Signature of Debtor 2

Executed on

Email Address of Debtor 2

MM / DD / YYYY

/s/ Tamara Elizabeth Evanicki

January 18, 2019

MM / DD / YYYY

Tamara Elizabeth Evanicki

Signature of Debtor 1

Executed on

Email Address of Debtor 1

Bar number & State

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Sandra C. Oswalt/Eric R. Thieroff	Date	January 18, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
Sandra C. Oswalt/Eric R. Thieroff 027283/0	22061	
Printed name		
Oswalt Law Group, PC		
Firm name		
300 W. Clarendon Avenue		
Suite 290		
Phoenix, AZ 85013		
Number, Street, City, State & ZIP Code		
Contact phone 602-225-2222	Email address	sandra@oswaltlawgroup.com
027283/022061 AZ		

Certificate Number: 15725-AZ-CC-031908137



CERTIFICATE OF COUNSELING

I CERTIFY that on November 14, 2018, at 10:14 o'clock PM EST, Tamara Evanicki received from 001 Debtorcc, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the District of Arizona, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: November 14, 2018

By: /s/Calvin Yim

Name: Calvin Yim

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

	to this inform					1/18/19 5:31PM
		nation to identify your case:				
Det	otor 1	Tamara Elizabeth Evanio	iddle Name	Last Name		
1 .	otor 2 use if, filing)	First Name N	liddle Name	Last Name		
			RICT OF ARIZONA	Last Name		
Uni	ted States Bai	nkruptcy Court for the: DISTF	RICT OF ARIZONA			
Cas (if kn	se number own)				☐ Che	eck if this is an
					am	ended filing
		rm 106Sum				
				ertain Statistical Information ling together, both are equally responsible		12/15
info	rmation. Fill o		then complete the info	rmation on this form. If you are filing amen		
					Varm	
						assets of what you own
1.	Schedule A	/B: Property (Official Form 106/	√B)		¢.	0.00
					\$ _ \$	
					_	1,034.42
	1c. Copy line	e 63, Total of all property on Sch	edule A/B		\$_	1,034.42
Par	t 2: Summa	arize Your Liabilities				
						liabilities unt you owe
2.		Creditors Who Have Claims See total you listed in Column A, An		al Form 106D) ttom of the last page of Part 1 of <i>Schedule D.</i> .	. \$_	0.00
3.		F: Creditors Who Have Unsecur e total claims from Part 1 (priorit		106E/F) n line 6e of <i>Schedule E/F</i>	\$_	0.00
	3b. Copy th	e total claims from Part 2 (nonpr	iority unsecured claims)	from line 6j of Schedule E/F	\$_	21,466.00
				Your total liabilitie	s \$	21,466.00
Par	t 3: Summa	arize Your Income and Expens	ses			
4.		Your Income (Official Form 106I) ombined monthly income from li			\$_	2,720.64
5.	Schedule J: Copy your m	Your Expenses (Official Form 10 nonthly expenses from line 22c c	06J) f Schedule J		\$_	2,668.00
Par	t 4: Answe	r These Questions for Admini	strative and Statistical	Records		
6.	-	ng for bankruptcy under Chap u have nothing to report on this p		nis box and submit this form to the court with y	our other :	schedules.
	■ Yes					
7.		of debt do you have?				
				tre those "incurred by an individual primarily for tatistical purposes. 28 U.S.C. § 159.	r a person	al, family, or

Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

Desc

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

3,606.07

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

				1/18/19 5:31PI
Fill in this inform	nation to identify your	case and this filing:		
Debtor 1	Tamara Elizabetl	n Evanicki		
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	DISTRICT OF ARIZONA		
Case number _				☐ Check if this is an amended filing
Official Fo	rm 106A/B			
Schedul	e A/B: Prop	erty		12/15
think it fits best. B	e as complete and accura e space is needed, attach	ate as possible. If two married p	e. If an asset fits in more than one category, list people are filing together, both are equally respor On the top of any additional pages, write your na	nsible for supplying correct
Part 1: Describe	Each Residence, Building	g, Land, or Other Real Estate Yo	ou Own or Have an Interest In	
1. Do you own or h	nave any legal or equitabl	e interest in any residence, bui	ilding, land, or similar property?	
■ No. Go to Par	t 2.			
☐ Yes. Where is	s the property?			
Part 2: Describe	Your Vehicles			
			cles, whether they are registered or not? Inc G: Executory Contracts and Unexpired Lease	
3. Cars, vans, tru	ucks, tractors, sport u	tility vehicles, motorcycles		
■ No				
☐ Yes				
			vehicles, other vehicles, and accessories els, snowmobiles, motorcycle accessories	
■ No				
☐ Yes				
			ies from Part 2, including any entries for ================================	> \$0.00
Part 2: Describe	Your Personal and Hous	shold froms		
		enoid items cable interest in any of the f	ollowing items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ods and furnishings ijor appliances, furniture	e, linens, china, kitchenware		
Yes. Descr	ribe			

Official Form 106A/B Schedule A/B: Property page 1

Debtor 1 Tamara Elizabeth Evanicki 2 Dining table chairs \$60.00 1 Bed \$800.00 1 Bed table \$75.00 1 Bed dresser \$100.00 1 Bed lamp \$75.00 5 Pictures \$125.00 2 Televisions \$900.00 Location: CubeSmart Self Storage.	
1 Bed \$800.00 1 Bed table \$75.00 1 Bed dresser \$100.00 1 Bed lamp \$75.00 5 Pictures \$125.00 2 Televisions \$900.00	
	0.00
 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic device including cell phones, cameras, media players, games ■ No □ Yes. Describe 	:es
 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collection other collections, memorabilia, collectibles No ☐ Yes. Describe 	าร;
 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry too musical instruments ■ No □ Yes. Describe 	s;
 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No □ Yes. Describe 	
 11. Clothes	
Misc. women's clothing \$300.00 Location: 15943 W. Banff Lane, Surprise AZ 85379.	0.00
 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No ■ Yes. Describe 	
Everyday and costume jewelry \$5	0.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

■ No

☐ Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

■ No

☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$350.00

Official Form 106A/B

Schedule A/B: Property

page 2

Debtor 1	Tamara Elizabeth Evanicki	Ca	ase number (if known)	
Part 4:	Describe Your Financial Assets			
Do you	own or have any legal or equitable interest in any	of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
■ No	mples: Money you have in your wallet, in your home,	·	nen you file your petition	
	osits of money mples: Checking, savings, or other financial accounts institutions. If you have multiple accounts with		dit unions, brokerage hous	ses, and other similar
_	S	Institution name:		
	17.1.	USAA Federal Savings bank of account #826-5, balance as o		\$0.77
	17.2.	USAA Federal Savings bank of account #984-4, balance as of Joint account holder: Brett J. debtor's former spouse.	f filing date.	\$216.94
Exa. ■ No	ds, mutual funds, or publicly traded stocks mples: Bond funds, investment accounts with brokera s			
	publicly traded stock and interests in incorporate tventure	d and unincorporated businesses,	including an interest in	an LLC, partnership, and
■ No	s. Give specific information about them Name of entity:	9	% of ownership:	
Neg	ernment and corporate bonds and other negotiable otiable instruments include personal checks, cashiers -negotiable instruments are those you cannot transfe	checks, promissory notes, and mon-		
■ No	s. Give specific information about them Issuer name:			
Exa. □ No), thrift savings accounts, or other per	nsion or profit-sharing plar	as
■ Ye	s. List each account separately. Type of account:	Institution name:		
		Coulter Nissan 401(k) retirem	ent plan.	\$466.71
You	urity deposits and prepayments r share of all unused deposits you have made so that mples: Agreements with landlords, prepaid rent, publi			or others
	S	Institution name or individual:		
■ No		you, either for life or for a number of y	vears)	
	ss Issuer name and description.			
	ests in an education IRA, in an account in a qualif S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).	ed ABLE program, or under a qual	ified state tuition progra	m.

Official Form 106A/B Schedule A/B: Property

page 3
Best Case Bankruptcy

De	ebtor 1	Tamara Elizabeth Evanicki		Case number (if known)	
	■ No	Institution name and description.	Separately file the records of a	nny interests.11 U.S.C. § 521(c):	
25.	. Trusts,	equitable or future interests in property (otl	her than anything listed in line	e 1), and rights or powers exercis	able for your benefit
	■ No □ Yes.	Give specific information about them			
26.	_Examp	, copyrights, trademarks, trade secrets, and les: Internet domain names, websites, proceed		greements	
	■ No □ Yes.	Give specific information about them			
27.		es, franchises, and other general intangibles les: Building permits, exclusive licenses, coope		uor licenses, professional licenses	
		Give specific information about them			
M	oney or p	property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.		unds owed to you			
	■ No □ Yes.	Give specific information about them, including	whether you already filed the re	eturns and the tax years	
29.	■ No	les: Past due or lump sum alimony, spousal su	pport, child support, maintenan	ce, divorce settlement, property sett	lement
		Give specific information			
30.	Examp	mounts someone owes you les: Unpaid wages, disability insurance paymen benefits; unpaid loans you made to someo		vacation pay, workers' compensati	ion, Social Security
	■ No □ Yes.	Give specific information			
31.		s in insurance policies les: Health, disability, or life insurance; health s	savings account (HSA); credit, h	nomeowner's, or renter's insurance	
	_	Name the insurance company of each policy ar			
		Company name:	В	Beneficiary:	Surrender or refund value:
32.	If you a	erest in property that is due you from some re the beneficiary of a living trust, expect proce ne has died.		v, or are currently entitled to receive	property because
	■ No □ Yes.	Give specific information			
33.		against third parties, whether or not you ha les: Accidents, employment disputes, insurance		lemand for payment	
	_	Describe each claim			
34.	Other o	ontingent and unliquidated claims of every	nature, including counterclai	ms of the debtor and rights to set	off claims
		Describe each claim			
35.	Any fin	ancial assets you did not already list			
O.,	☐ Yes.	Give specific information	Cahadula A/D. Deservento		
UII	ficial Forn	I IUUA/D	Schedule A/B: Property		page 4

Best Case Bankruptcy

Debt	Tamara Elizabeth Evanicki		Case number (if known)	1/18/19 5:31PN
	Add the dollar value of all of your entries from Part 4, includ for Part 4. Write that number here		es you have attached	\$684.42
Part 5	Describe Any Business-Related Property You Own or Have an Int	erest In. List any real esta	ate in Part 1.	
37. D o	you own or have any legal or equitable interest in any business-rela	ated property?		
	No. Go to Part 6.			
	/es. Go to line 38.			
Part 6	Describe Any Farm- and Commercial Fishing-Related Property You own or have an interest in farmland, list it in Part 1.	ou Own or Have an Interes	st In.	
46. D	o you own or have any legal or equitable interest in any farm	n- or commercial fishir	g-related property?	
ı	No. Go to Part 7.			
[Yes. Go to line 47.			
Part 7	•			
	 you have other property of any kind you did not already list Examples: Season tickets, country club membership 	st?		
	No			
	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Part 7. Write t	hat number here		\$0.00
Part 8	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$0.00
56.	Part 2: Total vehicles, line 5	\$0.00		
57.	Part 3: Total personal and household items, line 15	\$350.00		
58.	Part 4: Total financial assets, line 36	\$684.42		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54	+\$0.00		
62	Total personal property. Add lines 56 through 61	\$1 03 <i>4 42</i>	Copy personal property total	\$1 034 42

Schedule A/B: Property Official Form 106A/B page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$1,034.42

Fill in this infor	mation to identify your	case:		
Debtor 1	Tamara Elizabeth	Evanicki		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	DISTRICT OF ARIZONA		
Case number				
(if known)				☐ Check if this is an
(II KNOWN)				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Specific laws that allow exemption

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

to t	the applicable statutory amount.				
Pa	rt 1:	Identify the Property You Claim as Exempt			
1.	Whic	h set of exemptions are you claiming? Check one only, even if your spouse is filing with you.			
	■ Yo	u are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)			

Amount of the exemption you claim

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

Brief description of the property and line on

Schedule A/B that lists this property	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
2 Dining table chairs \$60.00 1 Bed \$800.00 1 Bed table \$75.00 1 Bed dresser \$100.00 1 Bed lamp \$75.00 5 Pictures \$125.00 2 Televisions \$900.00 Location: CubeSmart Self Storage. Line from Schedule A/B: 6.1	\$0.00		\$6,000.00 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1123
Misc. women's clothing \$300.00 Location: 15943 W. Banff Lane, Surprise AZ 85379. Line from <i>Schedule A/B</i> : 11.1	\$300.00		\$500.00 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125(1)
Everyday and costume jewelry Line from <i>Schedule A/B</i> : 12.1	\$50.00		\$50.00 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1125(4)
USAA Federal Savings bank checking account #984-4, balance as of filing date. Joint account holder: Brett J. Evanicki, debtor's former spouse.	\$216.94	■	\$300.00 100% of fair market value, up to any applicable statutory limit	Ariz. Rev. Stat. § 33-1126(A)(9)

Official Form 106C

Deptor	Tamara Elizabeth Evanicki			Case number (if known)			
	ief description of the property and line on hedule A/B that lists this property	Current value of the portion you own			Specific laws that allow exemption		
		Copy the value from Check only one box for each exemption. Schedule A/B					
_	oulter Nissan 401(k) retirement	\$466.71		100%	Ariz. Rev. Stat. § 33-1126(B)		
•	lan. ne from <i>Schedule A/B</i> : 21.1		100% of fair market value, up to any applicable statutory limit				
	e you claiming a homestead exemption ubject to adjustment on 4/01/19 and every			led on or after the date of adjustme	nt.)		
	No						
	Yes. Did you acquire the property cover	red by the exemption wi	thin 1	,215 days before you filed this case	?		
	□ No						

☐ Yes

Fill in this inform	Fill in this information to identify your case:							
Debtor 1	Tamara Elizabeth	Evanicki						
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse if, filing)	First Name	Middle Name	Last Name					
United States Bankruptcy Court for the: DISTRICT OF ARIZONA								
Case number				☐ Check if this is an				
				amended filing				

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

				1/18/19 5:31PM
Fill in this i	nformation to identify your	case:		
Debtor 1	Tamara Elizabeth	Evanicki		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing) First Name	Middle Name	Last Name	
United State	es Bankruptcy Court for the:	DISTRICT OF ARIZONA	4	
Case numbe	⊇r			
(if known)				☐ Check if this is an
				amended filing
Official F	form 106E/F			
	le E/F: Creditors W	ho Have Unsecu	red Claims	12/15
			RIORITY claims and Part 2 for creditors with NO	
Schedule D: 0 left. Attach the name and cas	Creditors Who Have Claims Sec e Continuation Page to this pag se number (if known).	ured by Property. If more sp e. If you have no informatio	06G). Do not include any creditors with partially pace is needed, copy the Part you need, fill it out, on to report in a Part, do not file that Part. On the	number the entries in the boxes on the
	ist All of Your PRIORITY Un			
_ `	reditors have priority unsecure	d claims against you?		
	o to Part 2.			
☐ Yes.				
	ist All of Your NONPRIORIT			
3. Do any c	reditors have nonpriority unsec	ured claims against you?		
☐ No. Y	ou have nothing to report in this p	art. Submit this form to the cou	urt with your other schedules.	
Yes.				
unsecure	d claim, list the creditor separately	for each claim. For each clair	ler of the creditor who holds each claim. If a credition listed, identify what type of claim it is. Do not list claim it you have more than three nonpriority unsecured of	aims already included in Part 1. If more
				Total claim
4.1 AT	&T	Last 4 digits	s of account number	Unknown
	priority Creditor's Name			
	Box 6416	When was th	he debt incurred?	
	rol Stream, IL 60197 ber Street City State Zlp Code	As of the da	te you file, the claim is: Check all that apply	
	incurred the debt? Check one.		•	
	Debtor 1 only	☐ Continger	nt	
	Debtor 2 only	☐ Unliquida	ated	
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and and	_ `	NPRIORITY unsecured claim:	
	Check if this claim is for a comr	nunity	oans	
debt	t	☐ Obligation	ns arising out of a separation agreement or divorce the	hat you did not
_	e claim subject to offset?	report as prio		
I			pension or profit-sharing plans, and other similar deb	ts
	'es	Other. Sp	Telecommunication services	

Debtor	1 Tamara Elizabeth Evanicki	Case number (if known)		
4.2	Capital One Bank USA, N.A. Nonpriority Creditor's Name	Last 4 digits of account number	\$1,127.00	
	Corporate Headquarters 1680 Capital One Drive McLean, VA 22102	When was the debt incurred? 1/2012		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	\square Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Charged-off Credit Card.		
4.3	Capital One Bank USA, N.A.	Last 4 digits of account number	\$1,782.00	
	Nonpriority Creditor's Name Corporate Headquarters 1680 Capital One Drive	When was the debt incurred? 9/2013		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not		
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing plans, and other similar debts		
	Yes	■ Other. Specify Charged-off Credit Card.		
4.4	CCS/First Savings Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$459.00	
	500 E. 60th Street N. Sioux Falls, SD 57104	When was the debt incurred? 10/2014		
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply		
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims		
	■ No	Debts to pension or profit-sharing plans, and other similar debts		
	☐ Yes	■ Other. Specify Charged-off Credit Card.		

1/18/19 5:31PM Debtor 1 Tamara Elizabeth Evanicki Case number (if known) **Christopher Todd Communities on** \$7,500.00 4.5 Last 4 digits of account number Greenway Nonpriority Creditor's Name 15267 N. 140th Drive When was the debt incurred? Surprise, AZ 85379 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Residential Rental. ☐ Yes 4.6 **Comenity Bank** Last 4 digits of account number \$2,239.00 Nonpriority Creditor's Name **Bankruptcy Department** When was the debt incurred? 4/2012 P. O. Box 182125 Columbus, OH 43218-2125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Charged-off Credit Card/Victoria. Other. Specify 4.7 Convergent Outsourcing, Inc. Last 4 digits of account number \$709.00 7771 Nonpriority Creditor's Name 800 SW 39th Street When was the debt incurred? 8/2017 Renton, WA 98057 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated

Official Form 106 E/F

debt

■ No

☐ Yes

☐ Disputed

☐ Student loans

report as priority claims

Type of NONPRIORITY unsecured claim:

☐ Obligations arising out of a separation agreement or divorce that you did not

□ Debts to pension or profit-sharing plans, and other similar debts
 ■ Other. Specify
 Collecting for Cox Communications.

Debtor 1 and Debtor 2 only

Is the claim subject to offset?

☐ At least one of the debtors and another

☐ Check if this claim is for a community

Debto	or 1 Tamara Elizabeth Evanicki		Case number (if known)	
4.8	KLS Financial Services	Last 4 digits of account number	1199	\$43.00
	Nonpriority Creditor's Name 991 Aviation Pkwy Ste #30 Morrisville, NC 27560	When was the debt incurred?	4/2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only □ Debtor 2 only	☐ Contingent☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim is for a community debt Is the claim subject to offset? ■ No	☐ Disputed Type of NONPRIORITY unsecured ☐ Student loans ☐ Obligations arising out of a separeport as priority claims ☐ Debts to pension or profit-sharin		
	☐ Yes		for Medical Payment Data.	
4.9	KLS Financial Services Nonpriority Creditor's Name	Last 4 digits of account number	5087	\$43.00
	991 Aviation Pkwy Ste #30 Morrisville, NC 27560	When was the debt incurred?	11/2016	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Student loans ☐ Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharin	a plans, and other similar debts	
	☐ Yes	·	for Medical Payment Data.	
4.1	KLS Financial Services	Last 4 digits of account number	5088	\$65.00
0	Nonpriority Creditor's Name 991 Aviation Pkwy Ste #30	When was the debt incurred?	11/2016	
	Morrisville, NC 27560 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	■ Other, Specify Collecting	for Medical Payment Data.	

Debtor	1 Tamara Elizabeth Evanicki	Case number (if known)			
4.1	KLS Financial Services	Last 4 digits of account number 9293	\$130.00		
	Nonpriority Creditor's Name 991 Aviation Pkwy Ste #30 Morrisville, NC 27560	When was the debt incurred? 2/2017			
•	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	☐ Yes	■ Other. Specify Collecting for Medical Payment Data.			
4.1	Kohl's		\$689.00		
2	Nonpriority Creditor's Name	Last 4 digits of account number	Ψ003.00		
	N56 W. 17000 Ridgewood Dr. Menomonee Falls, WI 53051	When was the debt incurred? 10/2012			
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.				
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:			
	☐ Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims			
	No	Debts to pension or profit-sharing plans, and other similar debts			
	Yes	■ Other. Specify Charged-off Credit Card.			
4.1	Midland Credit Management, Inc.	Last 4 digits of account number 8668	\$2,073.00		
	Nonpriority Creditor's Name P.O. Box 13428 Tempe, AZ 85284	When was the debt incurred? 6/2017			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply			
	■ Debtor 1 only	Пол			
		☐ Contingent ☐ Unliquidated			
	Debtor 2 only				
	Debtor 1 and Debtor 2 only	·			
	At least one of the debtors and another	Student loans			
	☐ Check if this claim is for a community debt	Obligations arising out of a separation agreement or divorce that you did not			
	Is the claim subject to offset?				
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Collecting for Midland Funding, LLC./Comenity Bank/Express.			

Debtor	1 Tamara Elizabeth Evanicki	Case number (if known)				
4.1	Portfolio Recovery Associates, LLC.	Last 4 digits of account number	4427	\$371.00		
7	Nonpriority Creditor's Name	Last 4 digits of account number		401.1100		
	P.O. Box 12914 Norfolk, VA 23541	When was the debt incurred?	4/2017			
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply			
	Who incurred the debt? Check one.					
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes		for Capital One Bank USA, N.A.			
	Doutfolio Donovomy Acconistos					
4.1 5	Portfolio Recovery Associates, LLC.	Last 4 digits of account number	4381	\$1,338.00		
	Nonpriority Creditor's Name P.O. Box 12914	When was the debt incurred?	9/2016			
	Norfolk, VA 23541 Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply			
	Who incurred the debt? Check one.	no or the date you me, the claim	o. Check all that apply			
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not			
	Is the claim subject to offset?	report as priority claims				
	No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify Collecting	for Synchrony Bank/Care Credit.			
4.1	Progressive Leasing			\$850.00		
6	Nonpriority Creditor's Name	Last 4 digits of account number		φοσυ.υυ		
	256 Data Drive	When was the debt incurred?	4/2018			
	Draper, UT 84020	_				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply			
	Who incurred the debt? Check one.	П				
	Debtor 1 only	Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	Disputed	d alatan			
	At least one of the debtors and another	Type of NONPRIORITY unsecured ☐ Student loans	з стапп:			
	Check if this claim is for a community debt	<u> </u>	ration agreement or diverse that you did and			
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing				
	Yes	Other. Specify Installment	contract through Conn's.			

Debtor 1 Tamara Elizabeth Evanicki		Case number (if known)	
4.1	Silvercloud Financial	Last 4 digits of account number	\$800.00
	Nonpriority Creditor's Name 635 East Hwy #20	When was the debt incurred? 2018	
	Upper Lake, CA 95485 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Personal Loan	
4.1	Speedy Cash	Last 4 digits of account number	\$500.00
	Nonpriority Creditor's Name 7202 E McDowell Rd Scottsdale, AZ 85257	When was the debt incurred? 2018	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Personal Loan	
4.1			
9	TBOM/ContFin.	Last 4 digits of account number	\$748.00
	Nonpriority Creditor's Name 4500 New Linden Hill Road Wilmington, DE 19808	When was the debt incurred? 12/2014	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	Student loans	
	debt Is the claim subject to offset?	Dobligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	□ Debts to pension or profit-sharing plans, and other similar debts	
	■ No □ Yes	Other. Specify Charged-off Credit Card.	
	LI TES	Other. Specify Charged-On Credit Card.	

Part 3: List Others to Be Notified About a Debt That You Already Listed

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 7 of 9

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Debtor 1 Tamara Elizabeth Evanicki		Case number (if known)
Name and Address Capital One Bank USA, N.A. Corporate Headquarters 1680 Capital One Drive McLean, VA 22102	On which entry in Part 1 or Part 2 did y Line 4.14 of (Check one):	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Clerk, Hassayampa Justice Court 14264 W. Tierra Buena Lane Surprise, AZ 85374	On which entry in Part 1 or Part 2 did y Line 4.13 of (<i>Check one</i>): Last 4 digits of account number	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims ■ Part 2: Creditors with Nonpriority Unsecured Claims 8668
	-	
Name and Address Comenity Bank Bankruptcy Department P. O. Box 182125 Columbus, OH 43218-2125	On which entry in Part 1 or Part 2 did state 4.13 of (Check one): Last 4 digits of account number	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address	On which entry in Part 1 or Part 2 did y	you list the original creditor?
Cox Communications Attention: Bankruptcy/Collection Dept. 1550 W. Deer Valley Road Phoenix, AZ 85027	Line 4.7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
, 	Last 4 digits of account number	
Name and Address Mark-Taylor Residential, Inc. 16356 N. Thompson Peak Parkway Scottsdale, AZ 85260	On which entry in Part 1 or Part 2 did y Line 4.5 of (Check one):	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Medical Payment Data 2001 9th Avenue, Ste. 312 Vero Beach, FL 32960	On which entry in Part 1 or Part 2 did the Line 4.8 of (Check one):	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
7010 Bodon, 1 E 02000	Last 4 digits of account number	
Name and Address Medical Payment Data 2001 9th Avenue, Ste. 312 Vero Beach, FL 32960	On which entry in Part 1 or Part 2 did y Line 4.9 of (Check one):	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Medical Payment Data 2001 9th Avenue, Ste. 312 Vero Beach, FL 32960	On which entry in Part 1 or Part 2 did y Line 4.10 of (Check one):	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Medical Payment Data 2001 9th Avenue, Ste. 312 Vero Beach, FL 32960	On which entry in Part 1 or Part 2 did y Line 4.11 of (Check one):	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address Midland Funding, LLC. 8875 Aero Drive, Ste. 200 San Diego, CA 92193	On which entry in Part 1 or Part 2 did y Line 4.13 of (Check one):	you list the original creditor? Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	8868
Name and Address National Enterprise Systems 29125 Solon Road Solon, OH 44139-3442	On which entry in Part 1 or Part 2 did y Line 4.15 of (Check one):	you list the original creditor? □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 8 of 9

Debtor 1 Tamara Elizabeth Evanicki

Case number (if known)

Name and Address

Synchrony Bank Attn: Bankruptcy Department

P.O. Box 965060 Orlando, FL 32896-5060 On which entry in Part 1 or Part 2 did you list the original creditor?

Line <u>4.15</u> of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims

■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total				-	
claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ —	0.00
			6d.	φ	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	60.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	\$	Total Claim
Total claims				Ψ	0.00
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	21,466.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	21,466.00

Fill in this infor	rmation to identify your	case:				
Debtor 1	Tamara Elizabeth Evanicki					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the:	DISTRICT OF ARIZONA				
Case number						
(if known)						Check if this is an
						amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Р	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	AT&T Wireless 208 S. Akard Street Dallas, TX 75202	Internet contract, month-to-month, debtor to assume.
2.2	CubeSmart Self Storage 17275 N. Litchfield Road Surprise, AZ 85374	Storage facility agreement, month-to-month, debtor to assume.
2.3	Jennifer Leonard 15943 W. Banff Lane Surprise, AZ 85379	Residential lease agreement, month-to-month, debtor to assume.
2.4	Progressive Leasing, LLC 10619 South Jordan Gateway Suite 100 South Jordan, UT 84095	Installment Sales Contract, expires 2/2019, debtor to assume.
2.5	Sprint Bankruptcy Dept. PO Box 7949 Overland Park, KS 66207	Cellular phone contract, month-to-month, debtor to assume.

Fill in this	s information to identify you	r case:		
Debtor 1	Tamara Elizabet	h Evanicki		
Debtor 2	First Name	Middle Name	Last Name	
(Spouse if, fi	ing) First Name	Middle Name	Last Name	
United Sta	ates Bankruptcy Court for the:	DISTRICT OF ARIZONA		
Case num	nber			
(if known)				☐ Check if this is an amended filing
Officia	l Form 106H			
	dule H: Your Cod	debtors		12/15
iill it out, a your name 1. Do No Ye 2. Wi Arizo	and number the entries in the e and case number (if known you have any codebtors? (if setting the last 8 years, have young, California, Idaho, Louisiana Go to line 3. B. Did your spouse, former spouse.	e boxes on the left. Attach the a). Answer every question. Tyou are filing a joint case, do r	e Additional Page to not list either spouse erty state or territor Rico, Texas, Wash	y? (Community property states and territories include
	Yes.			
	In which community sta	te or territory did you live?	-NONE-	. Fill in the name and current address of that person.
in lin Form	e 2 again as a codebtor only	p Code stors. Do not include your spo if that person is a guarantor	or cosigner. Make	r if your spouse is filing with you. List the person shown sure you have listed the creditor on Schedule D (Official 16G). Use Schedule D, Schedule E/F, or Schedule G to fill Column 2: The creditor to whom you owe the debt
	Name, Number, Street, City, State and 2	ZIP Code		Check all schedules that apply:
3.1	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line
	Number Street City	State	ZIP Code	_
3.2	Name			☐ Schedule D, line ☐ Schedule E/F, line ☐ Schedule G, line ☐ Schedule G, line
	Number Street City	State	ZIP Code	_

Schedule H: Your Codebtors

							•			
	in this information to the btor 1		ase: abeth Evanicki							
	btor 2 ouse, if filing)					_				
Uni	ited States Bankrup	otcy Court for the	: DISTRICT OF ARIZO	NA						
	se number nown)			-			Check if this is An amend A supplem	ed filing	ng postpetition	chapter
0	fficial Form	106I					13 income		ollowing date:	
	chedule I:	<u></u>	ome				IVIIVI / DD/	1111		12/15
sup spo atta Pa	plying correct info puse. If you are sep ach a separate she rt 1: Describ	ormation. If you parated and you et to this form.	sible. If two married peo are married and not filli ir spouse is not filling wi On the top of any additi	ng jointly, and your ith you, do not incl	spouse ude infor	is liv mati	ing with you, inc on about your sp	ude inforr ouse. If m	nation about ore space is	your needed,
1.	Fill in your empl information.	loyment		Debtor 1			Debtor	2 or non-fi	iling spouse	
	If you have more attach a separate		Employment status	■ Employed			□ Emp	-		
	information about employers.	, ,	. ,	☐ Not employed			☐ Not e	mployed		
	. ,		Occupation	Title Clerk						
	Include part-time self-employed wo		Employer's name	Coulter Nissan	l					
	Occupation may or homemaker, if		Employer's address	13301 N. Auto Surprise, AZ 8		ven	ie			
			How long employed t	here? Since	1/2018					
Pa	rt 2: Give De	tails About Mor	nthly Income							
	imate monthly incouse unless you are		ate you file this form. If	you have nothing to	report for	any	line, write \$0 in the	space. In	clude your nor	n-filing
	ou or your non-filing e space, attach a s		ore than one employer, co	ombine the information	on for all	empl	oyers for that pers	on on the li	ines below. If y	you need
							For Debtor 1		btor 2 or ing spouse	
2.			ry, and commissions (b calculate what the monthl		2.	\$	2,555.00	\$	N/A	
3.	Estimate and lis	t monthly overt	ime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross	Income. Add lir	ne 2 + line 3.		4.	\$	2,555.00	\$	N/A	

				F	For Debtor 1			Debtor		
	Copy	/ line 4 here	4.	9	2,55	5.00	\$	n-filing s	pouse N/A	
							_			
5.	List a	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a.	9	430	0.72	\$		N/A	A
	5b.	Mandatory contributions for retirement plans	5b.	9	5	0.00	\$		N/A	-
	5c.	Voluntary contributions for retirement plans	5c.	9	7	6.64	\$		N/A	\
	5d.	Required repayments of retirement fund loans	5d.	\$	5	0.00	\$		N/A	<u> </u>
	5e.	Insurance	5e.	9	6	0.00	\$		N/A	4
	5f.	Domestic support obligations	5f.	9	6	0.00	\$		N/A	4
	5g.	Union dues	5g.	\$	5	0.00	\$		N/A	<u> </u>
	5h.	Other deductions. Specify:	5h.	+ \$	5	0.00	+ \$ _		N/A	\
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	50	7.36	\$		N/A	<u> </u>
7.	Calc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,04	7.64	\$_		N/A	<u> </u>
8.	8a. 8b. 8c. 8d. 8e. 8f.	All other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	_ 8f. 8g.	99 99 99 99 99 99 99 99 99 99 99 99 99	6 673 6 0	3.00 0.00 0.00 0.00 0.00	\$		N/A N/A N/A N/A N/A	<u>A</u>
	8h.	Other monthly income. Specify:	_ 8h.	+ \$	6	0.00	+ \$ _		N/A	<u> </u>
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	673	3.00	\$_		N	/A
10.		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	\$	2,720.64	+ \$_		N/A	= \$_	2,720.64
11.	Include other	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not a lifty:	deper				•		e J. +\$ _	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The resent that amount on the Summary of Schedules and Statistical Summary of Certaines						12.	\$	2,720.64
13.	Do y∘	ou expect an increase or decrease within the year after you file this form No. Yes. Explain:	?						Comb	ined nly income

						i			
Fill	in this informat	tion to identify yo	our case:						
Deb	tor 1	Tamara Eliza	abeth Eva	anicki		Check	if this is:		
L.							an amended filing		
	tor 2 ouse, if filing)						\ supplement show 3 expenses as of t	ving postpetition chapter	
(Opt	Juse, ii iiiiig)					'	o expenses as on	ine following date.	
Unit	ed States Bankri	uptcy Court for the	: DISTRI	CT OF ARIZONA		N	/IM / DD / YYYY		
1	e number nown)								
		4001							
<u>O</u> 1	fficial Fo	rm 106J							
So	chedule	J: Your	Exper	ises				12/1	5
info	ormation. If m		eded, atta	If two married people a ch another sheet to this n.					
Par	t 1: Descr	ibe Your House	hold						
1.	Is this a join	t case?							
	■ No. Go to	line 2.							
	☐ Yes. Does	s Debtor 2 live i	in a separ	ate household?					
		0							
	□ Ye	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Expense</i>	es for Separate House	ehold of Debto	or 2.		
2.	Do you have	e dependents?	■ NIa						
۷.	•	•	■ No						
	Do not list De Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		Dependent's age	Does dependent live with you?	
	Do not state	the						□ No	
	dependents i	names.						Yes	
								□ No	
								Yes	
								□ No	
								☐ Yes	
								□ No □ Yes	
3.	Do vour exp	enses include		N				□ res	
	expenses of	f people other t d your depende	han $_{m au}$	No Yes					
Par	t 2: Estima	ate Your Ongoi	na Monthi	v Expenses					
Est exp	imate your ex	penses as of yo	our bankrı	uptcy filing date unless	you are using this for plemental Schedule	orm as a sup J, check the	plement in a Cha box at the top of	pter 13 case to report the form and fill in the	
•									
				government assistance :luded it on <i>Schedule I:</i>					
	ficial Form 10		u nave mi	idded it on <i>Schedule I.</i>	Tour income		Your expe	enses	
		,							
4.		r home owners ad any rent for the		ses for your residence. r lot.	Include first mortgage	e 4. \$		500.00	
	If not includ	ed in line 4:							
	40 Bool -	estato tavas				1c •		0.00	
		estate taxes rty, homeowner's	s or renter	's insurance		4a. \$ 4b. \$		0.00	
	•	•	-	pkeep expenses		4c. \$		0.00	
		owner's associat	•			4d. \$		0.00	
5.	Additional n	nortgage payme	ents for yo	our residence, such as h	ome equity loans	5. \$		0.00	

Debtor	1 Tamara Elizabeth Evanicki	Case num	ber (if known)	
6. U t	ilities:			
68	. Electricity, heat, natural gas	6a.	\$	0.00
6b	. Water, sewer, garbage collection	6b.	\$	0.00
60	. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	260.00
60	l. Other. Specify:	6d.	\$	0.00
. Fo	ood and housekeeping supplies	7.	\$	350.00
. C	nildcare and children's education costs	8.	\$	0.00
C	othing, laundry, and dry cleaning	9.	\$	100.00
	ersonal care products and services	10.	\$	75.00
	edical and dental expenses	11.	\$	50.00
. Tr	ansportation. Include gas, maintenance, bus or train fare.			
D	o not include car payments.	12.	\$	225.00
3. E i	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	\$	200.00
. C	naritable contributions and religious donations	14.	\$	0.00
5. In	surance.			
	o not include insurance deducted from your pay or included in lines 4 or 20.		_	
	a. Life insurance	15a.	·	0.00
15	b. Health insurance	15b.	·	25.00
15	c. Vehicle insurance	15c.	\$	303.00
	d. Other insurance. Specify:	15d.	\$	0.00
	ixes. Do not include taxes deducted from your pay or included in lines 4 or 20. pecify:	16.	\$	0.00
	stallment or lease payments:		· 	
	a. Car payments for Vehicle 1	17a.	\$	0.00
17	b. Car payments for Vehicle 2	17b.	\$	0.00
17	c. Other. Specify: CubeSmart Self Storage.	17c.	\$	140.00
17	d. Other. Specify: Progressive Leasing.	17d.	\$	290.00
	our payments of alimony, maintenance, and support that you did not report as		·	
	educted from your pay on line 5, Schedule I, Your Income (Official Form 106I).		\$	0.00
	her payments you make to support others who do not live with you.		\$	0.00
S	pecify:	19.		
	her real property expenses not included in lines 4 or 5 of this form or on School	edule I: Yo	our Income.	
20	a. Mortgages on other property	20a.	· ·	0.00
20	b. Real estate taxes	20b.	·	0.00
20	c. Property, homeowner's, or renter's insurance	20c.	\$	0.00
20	d. Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20	e. Homeowner's association or condominium dues	20e.	\$	0.00
1. O	her: Specify: Emergency & contingency expenses	21.	+\$	150.00
2 C .	alculate your monthly expenses			
	a. Add lines 4 through 21.		\$	2,668.00
	b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2			2,000.00
			\$	
22	c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,668.00
	alculate your monthly net income.			
23	a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,720.64
23	b. Copy your monthly expenses from line 22c above.	23b.	-\$	2,668.00
23	c. Subtract your monthly expenses from your monthly income.	22-	\$	52.64
	The result is your monthly net income.	23c.	\$	52.04
Fo	by you expect an increase or decrease in your expenses within the year after your example, do you expect to finish paying for your car loan within the year or do you expect you odification to the terms of your mortgage? No.			ase or decrease because of a
	Yes. Explain here:			
	169. Explain field.			

Debtor 1	Tamara Elizabeth	Evanicki		
	First Name	Middle Name	Last Name	
Debtor 2 Spouse if, filing)	First Name	Middle Name	Last Name	
Inited States B	ankruptcy Court for the:	DISTRICT OF ARIZONA		
Case number				
if known)				☐ Check if this is an amended filing
				amended ming
Official For	m 106Dec			
eclara [.]	tion About a	an Individual	Debtor's Sch	nedules 12/15
two married p	eople are filing togethe	r, both are equally respon	sible for supplying corre	ect information.
ou must file th	is form whenever you fi	ile bankruptcy schedules	or amended schedules. I	Making a false statement, concealing property, or
taining mone	ey or property by fraud in	n connection with a bank		fines up to \$250,000, or imprisonment for up to 20
ears, or both. 1	18 U.S.C. §§ 152, 1341, 1	1519, and 3571.		
Sig	n Below			
	,			
Did you pa		cone who is NOT an attorr	ey to help you fill out ba	nkruptcy forms?
Did you pa		eone who is NOT an attorn	ney to help you fill out ba	nkruptcy forms?
■ No	ay or agree to pay some	one who is NOT an attorn	ey to help you fill out ba	
■ No		eone who is NOT an attorn	ney to help you fill out ba	Attach Bankruptcy Petition Preparer's Notice,
■ No	ay or agree to pay some	eone who is NOT an attorn	ney to help you fill out ba	Attach Bankruptcy Petition Preparer's Notice,
■ No □ Yes. Under pena	ay or agree to pay some Name of person alty of perjury, I declare	eone who is NOT an attorn		Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
■ No □ Yes. Under pena	ay or agree to pay some Name of person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)
■ No □ Yes. Under penathat they are	ay or agree to pay some Name of person alty of perjury, I declare	that I have read the sumn	nary and schedules filed	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) with this declaration and
■ No □ Yes. Under penathat they all X /s/ Tai	ay or agree to pay some Name of person alty of perjury, I declare re true and correct. mara Elizabeth Evanica Elizabeth Evanica	that I have read the sumn	nary and schedules filed	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) with this declaration and
■ No □ Yes. Under penathat they all X /s/ Tai	ay or agree to pay some Name of person alty of perjury, I declare re true and correct.	that I have read the sumn	nary and schedules filed	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) with this declaration and
■ No □ Yes. Under penathat they all X /s/ Tai Tamai Signatu	ay or agree to pay some Name of person alty of perjury, I declare re true and correct. mara Elizabeth Evanica Elizabeth Evanica	that I have read the sumn	nary and schedules filed	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) with this declaration and
■ No □ Yes. Under penathat they all X /s/ Tai Tamal Signatu	ay or agree to pay some Name of person alty of perjury, I declare re true and correct. mara Elizabeth Evanicki ure of Debtor 1	that I have read the sumn	nary and schedules filed X Signature of D	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) with this declaration and
■ No □ Yes. Under penathat they all X /s/ Tai Tamai Signatu	ay or agree to pay some Name of person alty of perjury, I declare re true and correct. mara Elizabeth Evanicki ure of Debtor 1	that I have read the sumn	nary and schedules filed X Signature of D	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) with this declaration and
■ No □ Yes. Under penathat they all X /s/ Tai Tamai Signatu	ay or agree to pay some Name of person alty of perjury, I declare re true and correct. mara Elizabeth Evanicki ure of Debtor 1	that I have read the sumn	nary and schedules filed X Signature of D	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) with this declaration and
■ No □ Yes. Under penathat they all X /s/ Tai Tamai Signatu	ay or agree to pay some Name of person alty of perjury, I declare re true and correct. mara Elizabeth Evanicki ure of Debtor 1	that I have read the sumn	nary and schedules filed X Signature of D	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119) with this declaration and

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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Best Case Bankruptcy

	Tamara Elizabath Ev	aniaki				
Debtor 1	Tamara Elizabeth Ev First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the: D	STRICT OF ARIZONA				
Case number (if known)					Check if this is an amended filing	
Be as complete	e and accurate as possible. I more space is needed, attac	f two married people are fili th a separate sheet to this fo	s Filing for Bankruptcy ng together, both are equally respons orm. On the top of any additional pag	sible for s		4/
	wn). Answer every question.		I Before			
	Detalis About Your Marital	Status and Where You Lived	Before			
<u> </u>	our current marital status?					
	our current marital status?					
I. What is yo ☐ Marrie ■ Not m	our current marital status?	anywhere other than where	you live now?			
. What is you Marrie Not m	our current marital status? ed arried	anywhere other than where	you live now?			
. What is you ☐ Marrie ☐ Not m P. During the	our current marital status? ed arried					
Mhat is you Marrie Not m During the No Yes. L	our current marital status? ed arried e last 3 years, have you lived				Dates Debtor lived there	2
Mhat is you Marrie Not m During the No Yes. L Debtor 1 15267 N.	our current marital status? ed arried e last 3 years, have you lived List all of the places you lived i	n the last 3 years. Do not inclu Dates Debtor 1	ide where you live now.			
Marrie Marrie Not m Not m	our current marital status? ed arried e last 3 years, have you lived ist all of the places you lived i Prior Address: 140th Drive, Apt. 1060	Dates Debtor 1 lived there From-To:	Debtor 2 Prior Address:		lived there ☐ Same as Deb	tor 1

Part 2	xplain the Sources of You	ır Income			
Fill in th	e total amount of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including part-		ndar years?
□ No ■ Ye	s. Fill in the details.				
		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	ary 1 of current year until u filed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$1,211.35	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
	endar year: to December 31, 2018)	■ Wages, commissions, bonuses, tips	\$28,007.35	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
	endar year before that: to December 31, 2017)	■ Wages, commissions, bonuses, tips	\$21,688.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
For the cale	endar year: to December 31, 2016)	■ Wages, commissions, bonuses, tips	\$22,943.00	☐ Wages, commissions, bonuses, tips	
		☐ Operating a business		☐ Operating a business	
and othwinning List eac	er public benefit payments; s. If you are filing a joint cas th source and the gross inco		rest; dividends; money collect you received together, list it o	•	
	o. I iii iii do dotaiio.				
		Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income Describe below.	Gross income (before deductions and exclusions)
	endar year: to December 31, 2018)	Alimony.	\$1.00		
	endar year before that: to December 31, 2017)	Alimony.	\$1.00		
Part 3: L	ist Certain Payments You	Made Before You Filed for	Bankruptcy		
6. Are eith □ No	Neither Debtor 1 nor D	s debts primarily consumer lebtor 2 has primarily consu- personal, family, or househol	ımer debts. Consumer debts	s are defined in 11 U.S.C. § 10	01(8) as "incurred by ar
	During the 90 days before No. Go to line 7	re you filed for bankruptcy, di	d you pay any creditor a total	of \$6,425* or more?	
Official Form 1	07	Statement of Financial Aff	airs for Individuals Filing for B	ankruptcy	page

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Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 2

Best Case Bankruptcy

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Case 2:19-bk-00628-DPC

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 4

Person Who Made the Payment, if Not You

	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and vateransferred	alue of any prop	erty	Date payment or transfer was made	Amount of payment
	Oswalt Law Group, PC 300 W. Clarendon Avenue Suite 290 Phoenix, AZ 85013 sandra@oswaltlawgroup.com	Attorney Fees \$ Credit Report Fe			2/27/2017.	\$1,734.00
17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors. Do not include any payment or transfer that you list. No Yes Fill in the details.	or to make payments			r transfer any proper	ty to anyone who
	Yes. Fill in the details. Person Who Was Paid Address	Description and va	alue of any prop	erty	Date payment or transfer was made	Amount of payment
 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do n include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. 						
	Person Who Received Transfer Address	Description and va			any property or received or debts change	Date transfer was made
19.	 Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. 				of which you are a	
	Name of trust	Description and va	alue of the prope	erty transferre	ed	Date Transfer was made
Par	List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and Stor	rage Units		
20.	20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.					, ,
	Yes. Fill in the details.					
		ast 4 digits of ccount number	Type of accour instrument	clo mo	te account was sed, sold, ved, or nsferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 yea cash, or other valuables?	r before you filed for	bankruptcy, any	safe deposit	box or other deposi	tory for securities,
	■ No □ Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had according Address (Number, State and ZIP Code)		Describe the o	contents	Do you still have it?

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 5

22.	2. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?					
		No				
		Yes. Fill in the details.				
		ne of Storage Facility Iress (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?	
	172	peSmart Self Storage 175 N. Litchfield Road prise, AZ 85374	Tamara Elizabeth Evanicki 15943 W. Banff Lane Surprise, AZ 85379	2 Dining table chairs, 1 Bed, 1 Bed table, 1 Bed dresser, 1 Bed lamp, 5 Pictures, 2 Televisions.	□ No ■ Yes	
Par	rt 9:	Identify Property You Hold or Control for	Someone Else			
23.	•	ou hold or control any property that someo omeone.	ne else owns? Include any proper	ty you borrowed from, are storing for,	or hold in trust	
		No Yes. Fill in the details.				
	Ow/	ner's Name	Where is the property?	Describe the property	Value	
	_	Iress (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	value	
	197	ett J. Evanicki 75 S. 195th Avenue odyear, AZ 85338	Debtor's Residence.	2014 Hyundai Genesis Coupe.	\$8,200.00	
Paı	rt 10:	Give Details About Environmental Informa	ation			
or	the p	urpose of Part 10, the following definitions	apply:			
	toxic	ronmental law means any federal, state, or substances, wastes, or material into the ai lations controlling the cleanup of these sub	ir, land, soil, surface water, ground	- ·		
		means any location, facility, or property as	-	law, whether you now own, operate, o	r utilize it or used	
	Haza	ardous material means anything an environ rdous material, pollutant, contaminant, or s	mental law defines as a hazardous	s waste, hazardous substance, toxic s	ubstance,	
₹ер	ort al	I notices, releases, and proceedings that yo	ou know about, regardless of wher	n they occurred.		
24.	Has	any governmental unit notified you that you	ı may be liable or potentially liable	under or in violation of an environme	ntal law?	
		No Yes. Fill in the details.				
		ne of site Iress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	
25.	Have	you notified any governmental unit of any	release of hazardous material?			
		No Yes. Fill in the details.				
		ne of site Iress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice	

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Desc

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Fill in this infor	mation to identify your case:		
Debtor 1	Tamara Elizabeth Evanicki		
	First Name Middle Nam	ne Last Name	
Debtor 2	<u></u>		
(Spouse if, filing)	First Name Middle Nam	ne Last Name	
United States Ba	ankruptcy Court for the: DISTRICT OF	F ARIZONA	
Case number			
(if known)			☐ Check if this is an
			amended filing
If you are an ind creditors hav you have lead You must file th which on the If two married p sign a Be as complete	nt of Intention for Incention	as not expired. Ifter you file your bankruptcy petition or by the date so Is the time for cause. You must also send copies to the e, both are equally responsible for supplying correct in ce is needed, attach a separate sheet to this form. On	et for the meeting of creditors, e creditors and lessors you list nformation. Both debtors must
Part 1: List Y	our Creditors Who Have Secured Clai	ms	
1. For any credi	•	lle D: Creditors Who Have Claims Secured by Property	y (Official Form 106D), fill in the
	reditor and the property that is collateral	What do you intend to do with the property that secures a debt?	t Did you claim the property as exempt on Schedule C?
Creditor's		☐ Surrender the property.	□No
name:		Retain the property and redeem it.	L NO
5		☐ Retain the property and enter into a	☐ Yes
Description of	†	Reaffirmation Agreement.	
property securing debt	·	☐ Retain the property and [explain]:	
oodannig door	•		_
Creditor's		☐ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	
December (Second	,	☐ Retain the property and enter into a	☐ Yes
Description of property	ı	Reaffirmation Agreement.	
securing debt	:	☐ Retain the property and [explain]:	
			_
Creditor's		☐ Surrender the property.	□ No
name:		☐ Retain the property and redeem it.	
Danastation	4	☐ Retain the property and enter into a	☐ Yes
Description of	Ī	Reaffirmation Agreement.	

property

Creditor's

securing debt:

Statement of Intention for Individuals Filing Under Chapter 7

 \square Surrender the property.

☐ Retain the property and [explain]:

page 1

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Best Case Bankruptcy

☐ No

Debtor 1 Tamara E	lizabeth Evanicki	Case number (if known)	
name: Description of		 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. 	☐ Yes
property securing debt:		☐ Retain the property and [explain]:	
J			-
For any unexpired per in the information belo	ow. Do not list real estate leases. Une	n Schedule G: Executory Contracts and Unexpired expired leases are leases that are still in effect; the trustee does not assume it. 11 U.S.C. § 365(p)(2	lease period has not yet ended.
Describe your unexp	ired personal property leases		Will the lease be assumed?
Lessor's name:	AT&T Wireless		■ No
			☐ Yes
Description of leased Property:	Internet contract, month-to-mor	nth, debtor to assume.	
Lessor's name:	CubeSmart Self Storage		□ No
			■ Yes
Description of leased Property:	Storage facility agreement, mor	nth-to-month, debtor to assume.	
Lessor's name:	Jennifer Leonard		□ No
			■ Yes
Description of leased Property:	Residential lease agreement, m	onth-to-month, debtor to assume.	
Lessor's name:	Progressive Leasing, LLC		■ No
			☐ Yes
Description of leased Property:	Installment Sales Contract, exp	ires 2/2019, debtor to assume.	
Lessor's name:	Sprint		□ No
			■ Yes
Description of leased Property:	Cellular phone contract, month-	-to-month, debtor to assume.	
Part 3: Sign Below			
	ury, I declare that I have indicated my ct to an unexpired lease.	intention about any property of my estate that sec	ures a debt and any personal
	abeth Evanicki	X	
Tamara Elizab	eth Evanicki	Signature of Debtor 2	
Official Form 108	Statement of Int	ention for Individuals Filing Under Chapter 7	page

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Best Case Bankruptcy

Debtor 1	Tamara Elizabeth Evanicki		Case number (if known)	
Signa	ature of Debtor 1			
Date	January 18, 2019	Date		

Statement of Intention for Individuals Filing Under Chapter 7

page 3

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Fill in this inf	ormation to identify your case:					irected in this form and	in Form
Debtor 1	Tamara Elizabeth Evanicki		122	2A-1Su	pp:		
Debtor 2 (Spouse, if filing)			1	■ 1. Th	nere is no pres	umption of abuse	
United State	s Bankruptcy Court for the: <u>District of Arizona</u>	·	'	a	pplies will be n	o determine if a presumade under <i>Chapter 7</i>	
Case number (if known)	er		_ 1	□ 3. TI	ne Means Test	icial Form 122A-2). does not apply now be service but it could ap	
						n amended filing	pry lateri
Official	Form 122A - 1					· ·	
Chapte	r 7 Statement of Your Cu	rent Mor	nthly Inc	ome	9		12/15
attach a separ case number (qualifying mili	te and accurate as possible. If two married people ate sheet to this form. Include the line number to vif known). If you believe that you are exempted fro tary service, complete and file Statement of Exemple Calculate Your Current Monthly Income	which the addition om a presumption	nal information a of abuse becau	ipplies. se you (On the top of aid on the top of aid on the top of the t	ny additional pages, wri narily consumer debts o	te your name and or because of
1. What is	s your marital and filing status? Check one or	nly.					
■ Not	married. Fill out Column A, lines 2-11.						
☐ Mar	ried and your spouse is filing with you. Fill o	ut both Columns	A and B, lines	2-11.			
☐ Mar	ried and your spouse is NOT filing with you.	You and your s	pouse are:				
□Li	iving in the same household and are not leg	ally separated. F	Fill out both Co	lumns /	A and B, lines 2	2-11.	
р	iving separately or are legally separated. Fill enalty of perjury that you and your spouse are lead on the original of the evading apart for reasons that do not include evadi	legally separated	l under nonban	kruptcy	law that applie	es or that you and you	
101(10A). F the 6 month	average monthly income that you received from all For example, if you are filing on September 15, the 6-ns, add the income for all 6 months and divide the tota on the same rental property, put the income from that property.	nonth period would I by 6. Fill in the res	be March 1 throusult. Do not include	ugh Aug de any ir	ust 31. If the amo	ount of your monthly incor ore than once. For examp	ne varied during ble, if both
				Colum		Column B Debtor 2 or non-filing spouse	
	ross wages, salary, tips, bonuses, overtime, deductions).	and commission	ons (before all	\$	2,613.07	\$	
3. Alimon	ny and maintenance payments. Do not include in B is filled in.	payments from	a spouse if	\$	993.00	\$	
of you from an and roo	ounts from any source which are regularly por your dependents, including child support a unmarried partner, members of your househole mmates. Include regular contributions from a sp. Do not include payments you listed on line 3.	. Include regular d, your depender	contributions nts, parents,	\$	0.00	\$	
	ome from operating a business, profession,	or farm					
			tor 1				
	eceipts (before all deductions)	\$ 0.00					
	ry and necessary operating expenses	-\$ 0.00	Cany have	φ	0.00	Φ.	
	nthly income from a business, profession, or far	m \$	Copy here ->	Φ	0.00	\$	
6. Net inc	come from rental and other real property	Deb	tor 1				
Grose r	receipts (before all deductions)	\$ 0.00					
	y and necessary operating expenses	-\$ 0.00					
	nthly income from rental or other real property	\$ 0.00	Copy here ->	\$	0.00	\$	
	t, dividends, and royalties			\$	0.00	\$	

Desc

					mn A t or 1			nn B or 2 or iling spo	ouse	
8.	Jnemployment compensation			\$		0.00	\$			
	Do not enter the amount if you contend that the amoun he Social Security Act. Instead, list it here:		efit under							
	For you \$ For your spouse \$	0	.00							
	Pension or retirement income. Do not include any an penefit under the Social Security Act.			\$		0.00	\$			
	ncome from all other sources not listed above. Specific not include any benefits received under the Social Specieved as a victim of a war crime, a crime against hurdomestic terrorism. If necessary, list other sources on a otal below.	Security Act or payme manity, or internationa a separate page and p	nts al or	\$		0.00	\$			
	•			Ψ \$		0.00	\$			
	Total amounts from separate pages, if any.		— +	\$		0.00	\$			
	, , ,					0.00				
	Calculate your total current monthly income. Add line each column. Then add the total for Column A to the to		\$	3,606	.07	+		_ -	\$	3,606.07
									Total c	urrent monthly
Part	Determine Whether the Means Test Applies t	o You							mcome	•
12.	Calculate your current monthly income for the year	. Follow these steps:						Г		
	2a. Copy your total current monthly income from line 1	11			Сору	line 11	nere=>	:	\$	3,606.07
	Multiply by 12 (the number of months in a year)							L	x 1	2
	12b. The result is your annual income for this part of the	e form						12b.		13,272.84
13.	Calculate the median family income that applies to	you. Follow these ste	ps:					_		
	Fill in the state in which you live.	AZ								
	Fill in the number of people in your household.	1						_		
	Fill in the median family income for your state and size	***********						13.	\$\$	51,086.00
	Fo find a list of applicable median income amounts, go or this form. This list may also be available at the bank		specified	in the	separa	te instruc	tions	L		
14.	How do the lines compare?									
	Line 12b is less than or equal to line 13. O Go to Part 3.	n the top of page 1, c	heck box	1, <i>Th</i>	ere is n	o presun	nption of	f abuse.		
	Line 12b is more than line 13. On the top of Go to Part 3 and fill out Form 122A-2.	of page 1, check box 2	2, The pr	esump	otion of	abuse is	determi	ned by F	orm 12	22A-2.
Part	Sign Below									
	By signing here, I declare under penalty of perjury	that the information of	on this sta	atemei	nt and i	n any att	achmen	ts is true	and co	orrect.
	X /s/ Tamara Elizabeth Evanicki									
	Tamara Elizabeth Evanicki Signature of Debtor 1									
	Date January 18, 2019 MM / DD / YYYY									
	If you checked line 14a, do NOT fill out or file Forn	n 122A-2.								
	If you checked line 14b, fill out Form 122A-2 and f									

Official Form 122A-1

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 07/01/2018 to 12/31/2018.

Line 2 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Coulter Nissan.

Income by Month:

6 Months Ago:	07/2018	\$2,387.63
5 Months Ago:	08/2018	\$2,754.01
4 Months Ago:	09/2018	\$2,641.94
3 Months Ago:	10/2018	\$2,506.98
2 Months Ago:	11/2018	\$2,773.12
Last Month:	12/2018	\$2,614.71
	Average per month:	\$2,613.07

Remarks:

No expected changes.

Line 3 - Alimony and maintenance payments received

Source of Income: Alimony from Brett Evanicki.

Income by Month:

6 Months Ago:	07/2018	\$705.00
5 Months Ago:	08/2018	\$650.00
4 Months Ago:	09/2018	\$1,590.00
3 Months Ago:	10/2018	\$1,690.00
2 Months Ago:	11/2018	\$673.00
Last Month:	12/2018	\$650.00
	Average per month:	\$993.00

Remarks:

No expected changes.

Best Case Bankruptcy

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

\$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
_	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing tee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court District of Arizona

In re	Tamara Elizabeth Evanicki		Case N	lo.
		Debtor(s)	Chapte	
	DISCLOSURE OF COM	PENSATION OF ATTO	RNEY FOR	DEBTOR(S)
(Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2 compensation paid to me within one year before the per rendered on behalf of the debtor(s) in contemplat	filing of the petition in bankruptcy	, or agreed to be p	aid to me, for services rendered or to
	For legal services, I have agreed to accept		\$	1,695.00
	Prior to the filing of this statement I have received	ved	\$	1,695.00
	Balance Due		\$	0.00
2.	335.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ I have not agreed to share the above-disclosed c	ompensation with any other person	unless they are m	embers and associates of my law firm
	☐ I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the			
6.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspec	ts of the bankrupto	cy case, including:
1	 a. Analysis of the debtor's financial situation, and r b. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cr d. [Other provisions as needed] 	statement of affairs and plan which	n may be required	;
7.	By agreement with the debtor(s), the above-disclose Representation of the debtors in any motion for relief from stay actions, n motion to reopen case, motions to d and adversary complaints.	/ dischargeability claims, judio notions to reinstate case, obje	cial lien avoidar ection to claims	, objections to exemptions,
		CERTIFICATION		
	certify that the foregoing is a complete statement of ankruptcy proceeding.	of any agreement or arrangement for	r payment to me for	or representation of the debtor(s) in
J	anuary 18, 2019	/s/ Sandra C. Osv	walt/Eric R. Thi	eroff
	ate	Sandra C. Oswal	t/Eric R. Thiero	
		Signature of Attorna Oswalt Law Grou		
		300 W. Clarendo		
		Suite 290		
		Phoenix, AZ 850 ⁻ 602-225-2222 Fa		0
		sandra@oswaltla		3
		Name of law firm	<u> </u>	_

United States Bankruptcy Court District of Arizona

Tamara Elizabeth Evanicki				Case No.	
		Debtor(s)		Chapter	7
				☐ Check if t	hic ic an
					ipplemental Mailing List
					y newly added or
				changed cred	litors.)
	MAILING	LIST DEC	LARATI	ON	
I, Tamara Elizabeth Evanick	ki, do hereby cert	tify, under penalty	y of perjury,	that the Master	Mailing List, consisting
				that the Master	Mailing List, consisting
I, Tamara Elizabeth Evanick page(s), is complete, correct an				that the Master	Mailing List, consisting
				that the Master	Mailing List, consisting
				that the Master	Mailing List, consisting
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page(s), is complete, correct an	nd consistent with the description of the descripti	the debtor(s)' Sch	edules. h Evanicki	that the Master	Mailing List, consisting
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